

In re:
James R. Rich
James R. Rich
Debtors

Case No. 19-14444-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 03, 2024

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2024:

Recip ID	Recipient Name and Address
db	+ James R. Rich, MAILING ADDRESS, 6804 N. 11th Street, Philadelphia, PA 19126-2806
db	+ James R. Rich, 1144 E. Mount Airy Avenue, 2nd Floor, Philadelphia, PA 19150-3825
aty	+ MICHAEL I. ASSAD, Cibik Law, P.C., 1500 Walnut St, Ste 900, Philadelphia, PA 19102-3518
ust	United States Trustee, Office of the U.S. Trustee, Robert N.C. Nix Federal Building, Suite 320, Philadelphia, PA 19107
14358579	+ 5649, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
14358581	Arcadia Recovery, PO BOX 70256, Philadelphia PA 19176-0256
14358583	+ Chestnut Hill Hospital, 8835 Germantown Avenue, Philadelphia, PA 19118-2765
14358599	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	May 03 2024 23:55:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ EDI: BRWSEITZER	May 04 2024 03:52:00	ROBERT W. SEITZER, 1900 Spruce Street, Philadelphia, PA 19103-6605
smg	Email/Text: megan.harper@phila.gov	May 03 2024 23:56:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	May 04 2024 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 03 2024 23:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14358580	^ MEBN	May 03 2024 23:53:45	AFS/AmeriFinancial Solutions, LLC., PO Box 65018, Baltimore, MD 21264-5018
14358586	Email/Text: megan.harper@phila.gov	May 03 2024 23:56:00	City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
14358587	Email/Text: megan.harper@phila.gov	May 03 2024 23:56:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14361600	+ Email/Text: enotifications@santanderconsumerusa.com	May 03 2024 23:56:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
14358584	+ Email/Text: ecf@ccpclaw.com	May 03 2024 23:56:00	Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14358588	+ Email/Text: bankruptcy@philapark.org	May 03 2024 23:56:00	City of Philadelphia, Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819

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14358589	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	May 03 2024 23:56:00	Commonwealth of PA, UC Benefits Overpayment Section, 501 Labor and Industry Building, 7th and Foster Streets, Harrisburg, PA 17121
14358590	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	May 03 2024 23:56:00	Commonwealth of PA, UC Benefits Overpayment Section, 501 Labor and Industry Building, 7th and Foster Streets, Harrisburg, PA 17121
14358592	Email/Text: bankruptcycourts@equifax.com	May 03 2024 23:56:00	Equifax, P.O. Box 740241, Atlanta, GA 30374
14358593	+ Email/Text: bknotice@ercbpo.com	May 03 2024 23:56:00	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14358591	+ Email/Text: bankruptcydepartment@tsico.com	May 03 2024 23:56:00	Eos Cca, Attn: Bankruptcy, 700 Longwater Dr, Norwell, MA 02061-1624
14358594	^ MEBN	May 03 2024 23:53:36	Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14358595	+ EDI: AMINFOFP.COM	May 04 2024 03:58:00	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
14358596	EDI: IRS.COM	May 04 2024 03:52:00	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14358598	+ Email/Text: MDSBankruptcies@meddatsys.com	May 03 2024 23:56:00	Medical Data Systems Inc, Attn: Bankruptcy Dept, 2001 9th Ave Ste 312, Vero Beach, FL 32960-6413
14358601	^ MEBN	May 03 2024 23:53:57	PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
14359806	+ Email/PDF: resurgentbknofications@resurgent.com	May 04 2024 00:09:54	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14358600	Email/Text: bankruptcygroup@peco-energy.com	May 03 2024 23:56:00	Peco Energy, 2301 Market Street # N 3-1, Legal Department, Philadelphia PA 19103-1338
14358602	+ Email/Text: bankruptcy@philapark.org	May 03 2024 23:56:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-1540
14358603	+ Email/Text: enotifications@santanderconsumerusa.com	May 03 2024 23:56:00	Santander Consumer USA, Attn: Bankruptcy, PO Box 961245, Fort Worth, TX 76161-0244
14358604	Email/Text: DASPUBREC@transunion.com	May 03 2024 23:56:00	Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661
14358605	+ Email/Text: ECMCBKNotices@ecmc.org	May 03 2024 23:56:00	U.S. Department of Education, ECMC/Bankruptcy, PO Box 16408, Saint Paul, MN 55116-0408

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14358582		Center City Dermatology
14358585	*+	Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14358597	*	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2024

Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1:	James R. Rich	Social Security number or ITIN:	xxx-xx-8922
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	James R. Rich	Social Security number or ITIN:	xxx-xx-8922
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed in chapter:	13 7/15/19
Case number:	19-14444-amc	Date case converted to chapter:	7 5/1/24

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 10/20

****Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	James R. Rich	James R. Rich
2. All other names used in the last 8 years		
3. Address	1144 E. Mount Airy Avenue 2nd Floor Philadelphia, PA 19150	MAILING ADDRESS 6804 N. 11th Street Philadelphia, PA 19126
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: help@cibiklaw.com
5. Bankruptcy trustee Name and address	ROBERT W. SEITZER 1900 Spruce Street Philadelphia, PA 19103	Contact phone 215-510-7508 Email: rseitzer@karalislaw.com

For more information, see page 2 >

Debtor **James R. Rich** and **James R. Rich**

Case number **19-14444-amc**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 5/3/24
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 3, 2024 at 02:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (445) 205-3833, Enter Meeting ID 491 091 4076, and Passcode 6690263125 For additional meeting info. go to https://www.justice.gov/ust/moc
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 8/2/24 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	